# LIFESTYLES

HAWAII MARINE B SECTION WWW.MCBH.USMC.MIL FEBRUARY 1, 2008

## Hale Koa offers traditional Hawaiian luau

Lance Cpl. Achilles Tsantarliotis

Combat Correspondent

Hawaii's Polynesian ancestry, culture and traditions are what set this state apart. No other state shares a similar origin.

Yet, folks visiting or recently moved from the mainland might not experience many of the diverse traditions Hawaii has to offer.

What better way to experience a little bit of the history, traditional food and dance than in a collective offering; a culturally educating and entertaining luau.

Honolulu's Hale Koa Hotel hosts the feast weekly in their tropical Luau Garden and provides an authentic, comfortable atmosphere to fully experience the theme of a luau.

"What I really like about the luau here is the environment," said Dan Richardson, a tourist visiting Hawaii. "If I imagined a luau from everything I've ever seen or heard about them, I still don't think it'd be as breathtaking as this. I mean, it's just beautiful, from the grounds and vibrant plant life to the exotic performers on stage."

The luau offers an authentic and equally exotic environment where patrons are served their food, unlike typical buffet-style luaus. The feast is concluded with an evening of entertainment, beginning with Hawaii's origins and customs with "This is Hawaii" chants, song and dance, ending with contemporary Hawaiian entertainment.

"I think it's great because it's the complete package at a lower rate than normal," said Lucy Lau, marketing coordinator, Hale Koa Hotel. "You don't normally find a package like this at most luaus. It's a sampling of what the Hale Koa has to offer; great entertainment and quality food."

Hale Koa does an excellent job recreating

the area and feeling of a traditional luau, and preparing the menu, said Glenn Medeiros, master of ceremonies and singer for the luau.

Luaus also feature the famous Kalua Pig, which is traditionally prepared by salting and wrapping it before slowly cooking for six hours in an authentic imu (Hawaiian underground oven), Lau said.

"I'm proud to be a part of the show," Medeiros said. "It's a wonderful place to perform at. It's beautiful, and the food and service are just incredible. The show's been around for about 25 years and at first it had a backyard kind of feel to it. Then they slowly changed the area to a more professional environment, but they always kept the traditions that were part of the show."

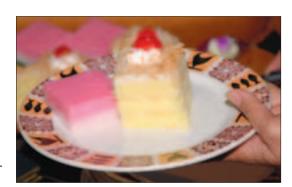
The array of performances begins to unfold after the food is served and the starry sky begins to fall.

"The master of ceremonies is a big part of the show," Medeiros said, "and I've been to other luau's, and they all have their own touch, but I really think we have the best show despite any specific MC. It's because the performers and entertainment offered here is truly one-of-a-kind."

The event is a memorable Hawaiian experience and one of Hale Koa's many different entertainment shows.

The luau is on Monday and Thursday September through May, and Monday, Wednesday and Thursday during the summer months of June through August.

Tickets are available at the Hale Koa Activities Desk, or charge by phone at 955-0555.



A taste of Hawaiian sweets, the haupia and coconut cake is an example of the authentic cuisine found at Hale Koa's luau.



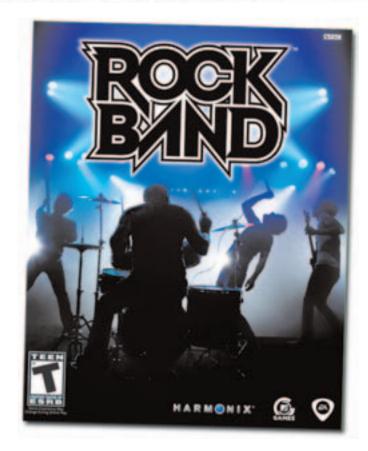


After the feast, patrons can move up to better enjoy the performers and Hawaiian music at the Hale Koa Hotel's luau in Waikiki. The show features food, song and dance.



Photos by Lance Cpl. Achilles Tsantarlio

# FVIF



## The fastest way to become a musical deity

Lance Cpl. **Achilles Tsantarliotis** Combat Correspondent

Video games are becoming more and more interactive. Gone are the ways of conventional joystick/button mashing formulas with a competitive objective, to the new upcoming games that focus on group fun and promote a social atmosphere.

Who says it's a bad thing? I'm not an avid gamer and as

a guitarist (not only virtually) I was always dismissive of the Guitar Hero games that led to "Rock Band." I don't regret missing the prequels, but I'm glad I picked up the "so addicting there should be a clinic in the Netherlands for recovering fiends." "Rock Band".

"solo" feeling of euphoria the shred with ease. "Guitar Hero"

induces and replaced it with a fail-proof formula, "rockin' with the bros." It's available

for the PlayStation 2, PS3 and XBOX systems, and despite a hefty price-tag, roughly \$180, it definitely pays for itself, providing countless

hours of attempting to "make it big," or at least finish a song without getting booed off stage by a virtual audience.

It comes with three controllers (for lack of a better word): a guitar featuring "frets" near the neck for realistic type shredding on those killer Sabbath songs; a drum set, including a kick pedal that makes my friend become incredibly tense and spastic during songs, going to the length of needing periodic rests for maximum performance (but hey, bands need to work together as a cohesive unit, at least until stardom); lastly, a microphone, and I'm not going to lie, mine's still in its packag-Unfortunately, I don't have

any vocalists near me and the third man will usually opt to

plug in another guitar to double as bass, because there's no way I'm pulling double duty.

Rock Band is an amazing game that excels in multiplayer fun, and in more ways than the obvious. Who doesn't love talking trash to their bassist who possibly has the worst rhythm in the history of man, or, laugh hysterically (until you're out of breath) at your buddy on the drums starting to look a lot like that one fuzzy guy from the Muppets.

For those of you who are musically handicapped don't "fret." I'll admit the finger dexterity and techniques I know from real guitar did ease the transition to virtual guitar, but I know plenty of guys who haven't touched an instrument since the recorder in grade "Rock Band" takes away the school and still manage to

Boasting an already impres-58-song sive library in the game, from punk to classic rock and everything in between, you also have the option of downloading songs over the Internet to keep you from burning out. Now take a relatively

limitless song library and consider the ranging difficulties of "senior citizen easy" to "rubber fingers and a zombie stare" impossible, this game is a must have for playing with the

guys/girls, and if being a hot seller for months isn't enough evidence of a quality product, stick to that shooter you can't seem to get bored of, because that's one less competitor on the road to endless money and jacuzzi parties for me.



Random 3 from top 5 games Sonic the Hedgehog, Transylvania, The

Random 3 from top 10 bands Smash Mouth, TLC, Sam Phillips

Favorite videogame console Sega Genisis



Random 3 from top 5 games Tetris, Mario Kart, Brain Age

Random 3 from top 10 bands Red Hot Chili Peppers, Underoath, Killswitch Engage

Favorite videogame console Nintendo DS



Random 3 from top 5 games Zelda series, Halo series, Metal Gear

Random 3 from top 10 bands Bob Marley, The Beatles, The Smiths

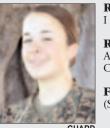
Favorite videogame console Super Nintendo Entertainment System

Random 3 from top 5 games Mortal Kombat, Street Fighter, Tetris

Favorite videogame console

Random 3 from top 10 bands

Van Morrisson, ZZ Top, Ryan Adams



Random 3 from top 5 games I don't play video games.

Random 3 from top 10 bands Anthony Hamilton, Chris Brown, Keisha

Favorite videogame console (See top)



Random 3 from top 5 games Smash Mouth, TLC, Sam Phillips

Random 3 from top 10 bands Fort Minor, Tim McGraw, Hinder

Favorite videogame console XBox 360



Random 3 from top 5 games Madden Football, Tekken, Contra

kandom 3 from top 10 bands Stone Temple Pilots, The White Stripes,

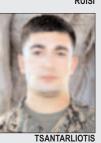
Favorite videogame console Playstation 3



Random 3 from top 5 games Mario Party, Wii Sports, Donkey Kong

Random 3 from top 10 bands Tiger Army, Elvis, Frank Sinatra

Favorite videogame console Nintendo 64



Random 3 from top 5 games Call of Duty 4, Gears of War, Halo 3

Random 3 from top 10 bands The Original Fleetwood Mac, Lamb of God, Pantera

Favorite videogame console



3/4

Rock Band does indeed rock ... for about the first two weeks. If you have neither the time or friends to take your band on a world-wide tour then unlocking all of the game's songs feels more like working than rocking. The song selection is varied and often times you'll find a favorite artist, but unfortunately the track you're looking forward to shredding to is missing. Downloadable songs add to the selction but can get pricey, especially considering the original purchase is close to \$200

cash, Rock Band is a great investment. Hopefully these minor annoyances will be fixed in the sure-to-be-made sequel, Rock Band 2: 'Road to Rehab.'





## **Rockers bring** back the 'rock' to rock 'n' roll

Cpl. Chadwick deBree

Combat Correspondent

I was in eighth grade when I started to really listen to music. Korn was singing about freaks on leashes, Offspring about being cool for a Caucasian guy and Lauryn Hill was singing about that thing (what ever that thing was). After that, in high school, I branched off into the world known as heavy metal and the rest is history.

"But what was it that you listened to before this time?" you may ask. Well the answer is simple, pure rock and roll. I grew up listening to bands such as Led Zeppelin, Lynyrd Skynyrd and the king of them all, Black Sabbath. Since then I haven't really heard anything new that sounded similar to those bands... until I came across a band called Down.

Down is the brainchild of musicians from well-established bands in the world of metal including Crowbar, Corrosion of cians really have. The guitar duo Conformity and the almighty of Windstein and Keenan show

I first heard of Down in the summer of 2002 when I was a wee lad attending a small concert called Ozzfest.

They came on the stage and just blew the crowd away, and I was instantly hooked. These guys didn't care that they were playing

deep, unadulterated rock and roll to a crowd full of Slipknot fans. Down consists of Kirk

Windstein of Crowbar, Pepper Keenan and Jimmy Bower of Corrosion of Conformity and Rex Brown and Phil Anselmo of

Pantera, Unlike these cians' other bands, when they come together Down, they channel their influences and make something magical happen. In their lat-

est record, "Over the Under," the band lets all their personal aggression out. After each member suffered through Hurricane Katrina in their hometown of New Orleans, these guys had a lot to get off their chest.

In songs like "Beneath the Tides" and "On March the Saints," the band makes it clear they're upset but are keeping their heads high, and people affected by the natural occurrence should come together to make their beloved town what it once was.

One song on the album is about personal loss as well. In 2004, Phil and Rex suffered what most people don't want to, the loss of a close friend who they called "brother." In that year, the music world lost a talented guitar player named Darrell Abbot, but known to millions as "Dimebag," of Pantera. To cope with their loss, the band wrote a song called "Mourn," which describes what they were feeling when they received the news.

Throughout the album, listeners can hear the talent these musithey can expand

into new territories foreign to their other bands. The two switch off between monstrous guitar riffs and solos that would make Toni Iommi proud.

Brown also proves himself on this record. Like in Down's previous record,

"Down II: A Bustle in your Hedgerow," Brown proves he is really the master at his bass, playing blues-inspired bass lines. Another part of the rhythm

section, the drums, is brought courtesy of Bower, who has played drums for both Corrosion of Conformity and Crowbar. On this record, he strayed away from simple drumming and experimented with different beats, which proved to be in his favor.

If you're a Pantera fan, don't expect Anselmo to provide screaming like he did in his other band.

When he's with Down, Anselmo takes time to make sure his voice is perfect to bring that bluesy sound the South is known for.

If you like rock 'n' roll, be sure to pick up this record. It's not one that disappoints.



The game of the year is this Sunday and it looks to be quite a match-up. The New England Patriots are set to make history, assuming they can overcome the New York Giants, who've had quite an impressive playoff run. It's too close for us to call so we need your help.

Who do you think will win this year's Super Bowl?

\*[tôk stôreï] Hawaiian slang for an informal, lengthy conversation. Often used as a method to bond, or a good way to kill time.



the Super Bowl. They have come too far to be beaten now. I think it's their destiny to be undefeated.

Staff Sgt. Tyrone Burroughs



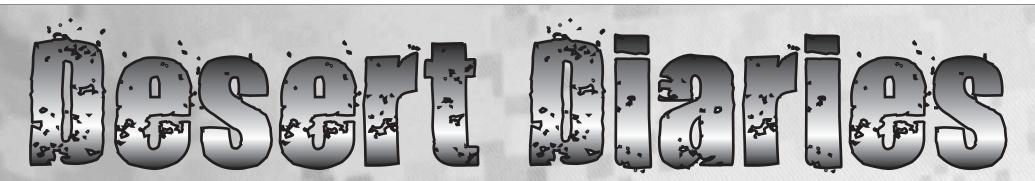
"I may not like the Patriots, but they have an undefeated record this year. They've been steady throughout the year, and I would rather have them than the Giants."

**Camara Sharp** 

"It will be a close game, but defense will be the deciding factor of the game. The Giants' defense will put pressure on Brady and shut him down."

— Gunnery Sgt. Steven Jarvis





Lance Cpl. Alesha R. Guard

Combat Correspondent

Since 1965, the Marine Corps has effectively preserved its history through the Marine Corps Oral History Branch. The corps-wide program is conducted here by Capt. Diana Mearns, the historical program officer, who documents the accounts of Hawaii's service members. The warriors' stories are collected orally and join the ranks of thousands of Marines and Sailors who've come before them, dating back to the

"Desert Diaries" tells the personal stories of pride and loyalty, humor and sadness, and the glory and horror of America's wars. The stories are provided by the base historian, and are published to help share our warriors' stories with the public.

erving in the military is something Sgt. Matthew R. Crooks always felt all young men should do.

"The events of Sept. 11 affected a lot of people in the country and just pushed me over the edge to actually join," Crooks said. "Then I figured if I was going to

join, why not fight with who most consider the best?"

He deployed to al Asad, Iraq, in April 2007, with Marine Heavy Helicopter Squadron 362, Marine Aircraft Group 24, as a crew chief for a CH-53D Sea Stallion.

His crew went through predeployment training at Marine Corps Air Station Yuma, Ariz., where he became a weapons and tactics instructor during training.

"When we first went to Yuma there were only a few people from the squadron who had landed in a dusty, sandy environment, so it was a little hairy at first," Crooks said. "But after all the pre-deployment training they were all able to do their job safely."

The events of Sept. 11 affected a lot of people in the country and just pushed me over the edge to actually join. Then I figured if I was going to join, why not fight with who most consider the best?

> One night, expecting to fly a general support mission, the crew received intelligence on the location of captured soldiers.

ing to Crooks.

"You would

always be expect-

ing that someone

might shoot at

you, so we'd con-

stantly be paying

what's going on

what's going to

happen," Crooks

know

attention

because

never

said.

"The . . . soldiers were ambushed south of Baghdad and had three men captured," Crooks said. "One man's body was found near the Euphrates River, and we were asked to send out five aircraft to pickup a

Navy Seals team in Fallujah and then fly The training paid off, as none them to where they thought the captured of the missions in men were." Iraq were ever After intense planning, Crooks coordithe same, accord-

nated his crew with F-18s, C-130s and attack helicopters.

"The mission ended up being successful in the fact we brought everybody home and nobody was injured, but we did not find the soldiers," Crooks said.

The entire squadron flew about 4,000 hours while deployed and returned safely back to Hawaii in October.

"The Marine Corps' oldest CH-53D is in our squadron, and we flew it safely while we were in Iraq," Crooks said. "The entire squadron received the Iraq Campaign Medal and the Sea Service Deployment Ribbon," Crooks said. "I also received an air medal with six stripe

Crooks has about four years left on his new contract, reenlisting along with other members in his crew in Iraq.

"Some of the men really surprised me when they reenlisted," he said. "I think deployment changed their mind, and . . . they felt really good about what we do."

## A Day in the Life

Lance Cpl. **Achilles Tsantarliotis** 

Combat Correspondent

Editor's note: A Day in the Life highlights military occupational specialties and Department of Defense jobs throughout the Marine Corps. This series gives appreciation to the thousands of service members, DoD employees and civilians who make Marine Corps Base Hawaii and installation of excellence.

## Behind the curtain

If all the Marine Corps were a stage, infantry would fill the starring roles. All along the audience is captivated by their heroics, never realizing the "crew" magic happen.

Behind the curtain is how Lance Cpl. James Laflin considers himself in the "production team" of occupations working toward the same goal.

Laflin, an ammunition technician with Base Ordnance, Headquarters Battalion, is humble and free of insecurities concerning his job. He's proud and eager to continue his role providing infantry and base units with their tools. He's happy with the change of direction he took in his life.

"I went to college for economics and business," said the Cincinnati native. "I needed a change of pace. I slowly came to the understanding that I really only went to college because everyone else did ... seemed like the right thing to do. As I got to the point where my income wasn't enough for my living expenses, I knew college wasn't possible at that

Laflin took a new approach when he heard his brother, who followed a common career throughout his family, speak so passionately about serving in the Army.

"When I heard my brother talking about how much he liked it and the endless benefits he had," Laflin explained, "I thought maybe I was going about life the wrong way. Maybe there's something different out there



Lance Col. Achille Tsantarliotis

Ammunition technician Lance Cpl. James Laflin of Base Ordnance, Headquarters Battalion, is a backstage making the man behind the curtain, providing the props to ensure success in the theater of war.

for me. Being from an Army family, I knew I wanted to do my own thing, make me stand out in my family. Before you know it I was in the delayed entry program and getting ready for boot-

Laflin's original choice of occupation was something to do with logistics. When he heard he was on the road to becoming an ammo tech, he didn't know what to expect, but realized it was an important job.

"Once I got into the fleet and started working, I found a lot of similarities to some of my past jobs. Keeping inventory, maintaining and organizing ... it made it a lot easier for me to adjust, even though the paperwork was another world for me. Luckily, with my [noncommissioned officers'] help and guidance it slowly became second nature," Laflin explained.

Laflin slowly realized the importance of his role and how it directly affected mission accomplishment after just a

"We support the 'grunts;' we make sure they get their ammunition for training," he said. "It's a lot more than just handing it off and wishing 'em the best of luck. We keep everything organized depending on hazard class, ensure they all have proper documentation

and make sure the vehicle they deliver it on is safe. One time at Pohakuloa Training Area, a junior Marine rolled up and came to retrieve ammo without authorization, and we just turned him away. It ended up not even being his unit's ammo, but another unit's, so had he gotten it, it would have stopped their training, as well as his own unit's."

Naturally, a big part of the job is knowing everything about the different ammunition and what can be stored next to what, Laflin said.

"At our [military occupation specialty school] we learned everything about the ammo," he said. It's more than handing ammo out; it's making sure everything is incident free and ready for the infantry."

Laflin said sometimes it's as simple as cutting the grass.

"Doing everything correctly and cautiously is harder than assumed," said Lance Cpl. Todd Lawhon, ammo technician, Base Ordnance, HQBN. "It's a crucial part of the warfighting aspect;ammunition is dangerous when fired, but it's still dangerous when stored and that's part of the job."

"There's guys that make the kills," Laflin said. "Then there are guys behind the scenes making sure that happens. We're those guys."

## Financial planning for retirement key

**News Release** 

LIFELines

Are you intimidated by the concept of retirement planning? Do you assume it's too complex to tackle on your own? Actually, the essence of a retirement plan is quite simple — figure out how much money you'll need and how to save that amount in the years left before you retire.

Generally, you'll need 70 to 80 percent of your current income to maintain your lifestyle during retirement. The earlier you start saving, the easier it will be to reach your goal.

In creating your retirement plan, it's crucial to consider the effects of inflation. Inflation means that, as years pass and inflation rises, your money won't stretch as far. Assume a yearly inflation rate of four percent, and adjust your saving goals accordingly. To see the actual effect of inflation on your savings, try out the inflation calculator on the Department of Labor web site. Aim for investments that earn an interest rate that's higher than the inflation rate.

If you're not comfortable identifying a retirement saying goal yourself, contact a financial counselor at the Fleet and Family Support Center or Marine Corps Community Services, read a retirement planning book, or hire a professional retirement planner. Or use one of the many online retirement calculators — try the Ballpark Estimate on the American Savings Education Council Web site as a starting point.

Once you've identified your retirement goal, create a plan to reach that goal. You'll need to focus on a variety of saving options.

## **Pension Plans**

A pension is money you receive when you retire. That money can be generated from employer-paid plans such as military retirement or from employee-paid plans such as a

## **Military Retirement**

Generally, service members can retire with partial pay after completing 20 or more years of active service. To request an estimate or ask questions about retirement pay, look under Money Matters on the Defense Finance and Accounting Service Web site.

## Thrift Savings Plan and 401(k)

These are saving tools that let you invest a portion of your pretax pay in retirement funds. Generally, you can't withdraw your money until you reach a specified retirement age, at which time you'll likely be in a lower tax bracket than when the money was invested. In some cases, your employer will provide matching funds. The TSP is for federal employees and is now open to military personnel.

## **Self-employment**

If you're self-employed, you have different retirement saving options. For example, you can choose a private pen-

See PLANNING, B-5

## MOVIE TIME

Prices: Friday and Saturday 7:15 p.m., shows are \$3 for adults and \$1.50 for children. Sunday matinee is shown at 2 p.m. Shows are \$2 for adults and \$1 for children. Evening showings on Sunday and Wednesday are at 6:30 p.m. and late shows are shown Friday and Saturday at 9:45 p.m. Cost is \$2 for adults and \$1.50 for children.

For ticket pricing, the Base Theater Box Office defines an adult as a patron 12 and older and defines a child as a patron from 6 to 11. Children 5 and younger are admitted free of charge. Parents must purchase tickets for R-rated movies in person at the box office for children 16 and younger. Patrons must present their military identification card when purchasing tickets. Call 254-7642 for recorded information.

Sneak Preview Policy: One hour and 45 minutes prior to the movie, tickets will be issued to first priority patrons waiting in line, then second and third priority patrons.

In an effort to prevent piracy, the following security measures will be enforced on base for sneak preview screenings: bag checks, confiscation of cameras or cell phones with picture taking capability (items will be returned after screening), magnetometer wanding, audience scanning with night vision goggles during screening.

The Base Theater and film companies thank you in advance for your cooperation and hope you will enjoy the show. For recorded information, call the Base Theater at 254-7642.

No Country for Old Men (R) National Treasure: Book of Secrets (PG) Charlie Wilson's War (R) The Golden Compass (PG13) I am Legend (PG13) No Country for Old Men (R) National Treasure: Book of Secrets (PG) Charlie Wilson's War (R)

I am Legend (PG13)

Today at 7:15 p.m. Today at 9:45 p.m. Saturday at 7:15 p.m. Saturday at 9:45 p.m. Sunday at 2 p.m. Sunday at 7:30 p.m. Wednesday at 6:30 p.m. Friday at 7:15 p.m. Friday at 9:45 p.m.

## 

## Word to Pass-

## **Singing Valentines**

The Sounds of Aloha Chorus, a nonprofit organization, is offering live singing valentines 9 a.m. to 9 p.m. Feb. 13-14, and for special events Feb. 15-16. The organization asks for \$60 donation in place of com-

For more information, call 262-7664 or visit http://www.hawaiisingingvalentine

## **African-American Heritage Story** Time

Enjoy cultural stories, crafts and a tasty snack at the Base Library's African-American Heritage Story Time Program Saturday 10-11 a.m. The event is open to all military families, sponsored guests and Department of Defense employees.

For more information, call Merri Fernandez at 254-7624.

### **Super Bowl XLII**

Watch the big game with food and door prizes at the Officers' Club, SNCO Club or Kahuna's starting at 12:30 p.m. Sunday. Service members and their guests can enjoy the Super Bowl at their respective clubs.

**MISCELLANEOUS** 

Queen size sofa bed, good condi-

tion, \$250, small bookcase, \$50, 52X

Iomega CD-RW/DVD ROM external

**WANTED** 

Friday, 8 a.m. to 2 p.m. for infant in

**RENTALS** 

ment, new, all utilities paid, free satel-

lite TV, security system, parking, wash-

er/dryer hookups, private, fenced in

yard, 5 minutes from Windward Mall, 10

minutes from K-Bay, available today,

Large Kaneohe studio apart- personal property.

Mother's helper, Monday through

drive, \$50. Call 237-0980.

Kailua. Call Jill at 261-2158.

### Bosses Night at Kahuna's

Come enjoy an evening of camaraderie and pupus at Kahuna's Bar & Grill Tuesday from 4:30 to 6:30 p.m.

For more information, call Alexis Swenson at 254-7660.

## **Baby Boot Camp**

Marine Corps Family Team Building invites active duty service members and their spouses to learn about childbirth, newborn care, postpartum changes and breastfeeding basics Tuesday and Wednesday from 9 a.m. to 3 p.m. at Building 244. Reservations are required.

To make a reservation or for more information, contact the New Parent Support Program at 257-8803.

## **New Arrivals Brief**

All new active duty personnel must attend the New Arrivals Brief, with the next brief going Feb. 7 from 7:30 a.m. to noon at the Base Theater. The brief provides information about policies, services and programs aboard Marine Corps Base Hawaii. Family members and newlyemployed MCBH civilians are also encouraged to attend.

For more information, contact Marine &

\$1,500 per month. Call Dorsey at

Ads are accepted from active duty and

Ads are free and will appear in two

Those interested in advertising must

Makepono may be used only for noncom-

Forms may be filled out Monday through

mercial classified ads containing items of

Friday between 7:30 a.m. and 4:30 p.m. at

the MCB Hawaii Public Affairs Office

located in Building 216, room 19, aboard

Marine Corps Base, Kaneohe Bay.

retired military personnel, their family

members and MCB Hawaii civil service

issues of Hawaii Marine, on a space-avail-

bring a valid DoD-issued ID to the Hawaii

## ON THE MENU. AT ANDERSON HALL

Oatmeal cookies

Devil's food cake

Friday

New England clam chowder

Tomato soup

Roast turkey

Lemon baked fish fillets

Baked macaroni and cheese Garlic roasted potato wedges

Mixed vegetables

Lyonnaise carrots

Chicken gravy

Peach pie

Chocolate chip cookies

Vanilla/chocolate cream pudding Lemon/orange gelatin

New England clam chowder

Tomato soup Chicken cacciatore

Chili conquistador

Burritos

Refried beans

Spanish rice

Simmered corn

Green beans

Taco sauce

Saturday Dinner

Beef barley soup

Chicken noodle soup Pork roast

Chicken Cordon Blue

Mashed potatoes

Boiled egg noodles

Broccoli polonaise Simmered succotash

Chicken gravy

Boston cream pie

Shortbread cookies

Yellow cake w/butter cream frosting

Vanilla/chocolate cream pudding Lemon/raspberry Gelatin

Sunday

Chicken w/rice soup

Vegetable soup

Oven roast Honey glazed cornish hens

Rice pilaf

Savory bread dressing

Asparagus w/hollandais sauce

Simmered squash creole

Brown gravy

Pumpkin pie

Strawberry/lime gelatin

Vanilla/chocolate cream pudding

Salisbury steak

Glazed carrots

Club spinach

Brown gravy

Wednesday

Chili macaroni

Mashed potatoes

Roast turkey

Turkey gravy

cream frosting

Dinner

Meat loaf

Thursday

Tomato soup

Chicken vega

Brown gravy

Blueberry pie

Brownies

Corn on the cob

Lunch

Pork ham roast

Mashed potatoes

Tossed green rice

Cauliflower combo

Parsley butter potatoes

Manhatten clam chowder

Cream of mushroom soup

Grilled cheese sandwich

Simmered pinto beans

Peanut butter cookies

Simmered mixed vegetables

Cheese cake w/cherry topping

Peanut butter cake w/peanut butter

Vanilla/chocolate cream pudding

Lemon/raspberry Gelatin

Manhatten clam chowder

Cream of mushroom soup

Broccoli w/cheese sauce and rice

Brown gravy w/mushrooms

Cream of broccoli soup

Swiss steak w/brown gravy

Oven browned potatoes

Simmered peas and carrots

Monday

Lunch Miso soup

Portugese bean soup Chinese five spice chicken

Grilled Mahi Mahi w/wild rice Garlic cheese potatoes

Broccoli polonaise

Spice cake w/lemon butter cream Orange glazed carrots

Mushroom gravy

Carrot cake w/cream cheese frosting

Cheese cake

Creamy banana coconut pie Oatmeal chocolate chip cookie

Vanilla/chocolate cream pudding Lime/strawberry gelatin

Dinner

Potato chowder soup Beef noodle soup

Veal parmesan

Braised pork chops, bone in O'Brien potatoes

Spaghetti w/marinara sauce Mixed vegetables

Peas w/onions

Mushroom gravy

Tuesday

Lunch Cream of chicken soup

Bean w/bacon soup Barbequed spareribs

Southern fried chicken

Southern fried catfish Corn on the cob

Southern style greens

Hush puppies Red beans with rice

Candied sweet potatoes

Baked macaroni and cheese

Jalepeno corn bread

Blueberry cobbler

Sweet potato pie

Double chocolate chip cookies Yellow cakew/chocolate chip fudge

Vanilla/chocolate cream pudding

Cherry/orange Gelatin

Cream of chicken soup

Bean w/bacon soup Turkey a la king

Vanilla/chocolate cream pudding

Lime/cherry Gelatin

White cake w/lemon cream frosting

Dinner

Cream of broccoli soup Tomato soup

Beef vakisoba

Sweet and sour pork

Shrimp fried rice

Simmered broccoli

Fried cabbage w/bacon

Chicken gravy

MARINE MAKEPONO

HAWAIIAN FOR "MARINE BARGAINS"

392-6059.

Marine Office.

## Technically, I didn't open it... So, Technically..., You can't be mad at me!"



## Marine Corps Base Hawaii Command Religious Program

## RECURRING RELIGIOUS MINISTRIES ACTIVITIES

## RELIGIOUS SUPPORT

Roman Catholic (MCBH Chapel)

Daily Mass **Sunday Mass** 

Sailor-Marine Mass

Tuesday-Friday Sunday

11:45 a.m. 9:30 a.m.

Protestant (MCBH Chapel)

Sunday

Liturgical Service Contemporary Service

Sunday

Sunday

8 a.m. 11 a.m.

5 p.m.

The Church of Jesus Christ of Latter-day Saints

POC is Chaplain Daniel Whitaker at MCBH Chapel, 257-1501/216-0156

Jewish

Aloha Jewish Chapel Pearl Harbor (Bldg. 708) located across from Makalapa Medical Clinic POC is Mr. Daniel Bender, 523-4814

> Jewish Bible Study Monday

6:30 p.m. 7:30 p.m. 8:15 p.m.

Shabbat Morning Services Saturday Wiccan Fellowship

Friday

Contact Chapel for more information

Islam

Main Post Chapel, Schofield Barracks (Bldg. 791) POC SSgt Abdelwahed, 624-3325

(Jumah) Prayer

Kabbalat Shabbat

Friday

1 p.m.

## PLANNING, from B-3

sion known as a Keogh Plan or a Simplified Employee Pension Plan, which can be structured as an IRA or a 401(k) plan. For details, see the Small Business and Self-Employed Community section of the Internal Revenue Service Web site.

For more information about pensions, see the Retirement Plans and Savings section on the Department of Labor Web

### **Social Security**

As a general guideline, your Social Security benefit will be about 40 percent of your average lifetime earnings. The benefit amount is automatically adjusted for changes in cost of living. These benefits are not intended to be your sole of retirement income, so you need to include other options. Visit Social Security to learn how to get an estimate of future benefits and information about other Social Security benefits.

### Personal Savings and **Investments**

Personal savings and investments are increasingly important in retirement planning. You can take advantage of several different kinds of long-term investments to help prepare for your retirement.

### **Individual Retirement** Account

Your money can be invested in a variety of saving tools, such as stocks or mutual funds. Contributions to a traditional IRA are tax deductible, with taxes paid upon withdrawal.

Contributions to a Roth IRA are not tax deductible because they come out of your after-tax income, but you won't have to pay taxes upon withdrawal.

## **Stocks and Bonds**

You can buy individual stocks or bonds as an invest-

Stocks are individual ownership shares in a cor- Service Web site. poration; buying stocks carthe stock market can go up or down.

Bonds are essentially loans from an investor to a company or government in return for interest payments.

## **Mutual Funds**

These are investments such as stocks or bonds, bought with the pooled resources of several individual investors. A mutual fund is professionally managed and generally charges a fee or sales commission.

### **Certificate of Deposit**

A CD is an interest-earning deposit at a financial institution, and it must be left in that institution for a specified length of time or you'll be charged a penalty.

It's important to realize the different risk levels associated with each type of investment you make.

You can learn the basics of investing by reading sites on the Internet — start with Savings Tools on the American Savings Education Council Web site.

Also access Military

### **Insurance and Survivors Benefits**

During retirement, your health and life-insurance needs may change. Consider what is available through your employer, the federal government, and private insurance companies.

### Health insurance, Medicare

Medicare is the federal health coverage program available to people age 65 and older or on disability. Medicare generally does not cover all health costs in retirement, so you should supplemental consider health insurance.

### Life Insurance

You'll still need auto and home insurance during your retirement years, but your life-insurance needs may change. Life insurance is designed to cover your family's living expenses during working years. However, during retirement your living expenses should be generated by the money you have saved, thus reducing the amount of life insurance you need.

## **Survivor Benefit Plan**

This provides payments to a service member's designated survivors equal to at least 55 percent of the member's base amount. For details, see the document Preparing for Your Military Retirement on the Defense Finance and Accounting

Retirement planning is a ries a higher risk because cornerstone of personal financial security.

The increasing mobility today's workforce requires that you take more responsibility for your own retirement planning and savings.

The best way to prepare is to start early, spend less than you earn, and invest what you save.

## Recruit this



Staff Sgt. Solomon Jennings, career retention specialist, 2nd Battalion, 3rd Marine Regiment, 3rd Marine Division, falls into the dunk tank after his son hits the mark during a battalion family day Jan. 25, at Risely Field here. The Marines and Sailors of 2/3 held the family day to bring each other together before their deployment in support of Operation Iraqi Freedom this year.

## Early retirement: young, healthy, raring to go

### **News Release**

LIFELines

Something mysterious happens to us as we age. The years go by faster and faster, and AARP and the DoD keep mailing us information on retirement. Yet we don't feel old, and we certainly don't look old. We wonder how retirement could have seemed so far away just a few years ago, and now it is looking us square in the eye. If you're thinking about retiring while you're still a little wet behind the ears, here are a few things to consider.

## What About a New Career

Transition Assistance will provide you with all the regulations regarding retirement from military service. Retirees thinking about opening a new business may want to contact the Small Business Administration for valuable advice and information.

Many Sailors and Marines become "double dippers" after waiting the required 180 days after retirement by moving into civil service positions within the government. There is no waiting period if you work for a company that is not engaged in business with the government.

## The Importance of Financial **Planning**

You can plan on living until age 83; if you retire at age 55, that means you will be retired at least as long as you worked.

You cannot draw Social Security until

age 62, which is considered early retirement. The early withdrawal benefits are only 80 percent of what they will be if you wait until age 65.

If you start taking your social security income at age 62 and invest all of it for the next three years, you may actually come out better than if you wait until age 65. A financial planner will be able to advise you on which is the best choice in your financial situation.

Add up all of your assets that don't have a fixed-income payout, such as a 401(k), profit sharing, or IRA. If you and your spouse plan to sell your present home and move into a less expensive, smaller home, calculate the monthly savings you expect to

Add up all of your current monthly expenses and subtract the expenses that are work related. Add in association memberships, hobbies, travel, and any other expenses that will result from your early

If you are 55 now, figuring inflation at four to six percent, you will need to double your present retirement income to maintain the same standard of living at age 75 that you currently enjoy.

Fortunately, your retirement pension is somewhat tied to inflation, although inflation for the past 20 years has been running close to six percent.



## He Retired — She Didn't

A spouse of a retired service member we know told us her husband spent a week organizing the kitchen cupboards. He was so bored, he alphabetized the canned goods and spices and set up a food filing system. You can imagine how much his spouse appreciated his efforts. Luckily, he found a job before he tackled the rest of the house.

If the spouse of a retired service member works full time, the Sailor or Marine may resent his or her spouse's employment because the days seem to drag by until the spouse returns from work. On the other hand, the working spouse may resent the retired spouse's freedom and leisure. Choosing early retirement signals the beginning of a new way of life for both the service member and the spouse.

Think of retirement as the beginning of the best time of your life. The possibilities are endless, if you have planned well and keep your goal in sight.

B-6 • February 1, 2008

## AROUND THE CORPS

HAWAII MARINE

## Two brothers bond to stay together while in Corps

Lance Cpl. Shawn Coolman

1st Marine Division

**HADITHA, Iraq** — Two brothers from Clanton, Ala., half a world away from everything they know, still have one thing in common: each other.

The brothers' journey working together began when Sgt. Steven N. Penley, squad leader, Lima Company, 3rd Battalion, 23rd Marine Regiment, was on recruiting assistance duty and recruited his brother Jeremiah Penley.

"I was in Lima Company before, and when I got back from my first deployment in 2003 I wanted to stay in the Marine Corps, but I didn't know what I wanted to do," Sgt. Penley said. "I liked active duty, so I decided to do recruiters assistance and [planned to] become a recruiter."

However, his plans changed once he learned that his brother was deploying with 3/23.

"When I found out my brother and two other guys that I recruited were coming here, I turned down my recruiting package and came back to Lima Company and was put into 2nd Platoon," Sgt. Penley said.

ferent companies.

"It just worked out that I needed some different leadership and experience, so we traded with different companies," Sgt. Penly said. "One of my guys wanted to go to a different squad, and I needed a good point man. That's when I got my brother in my squad, which works out really well because we do everything together and work well as a team."

Both Penleys decided on a working relationship and moved quickly to separate work from personal time.

"When we're not working we're brothers, but when we are working I'm a sergeant of Marines and he is a lance corporal in the Marines," Sgt. Penley said.

They both share memories of home and can relate to each other when they need to comfort one other.

"Even though we're not home with family, I still have my brother here," said Lance Cpl. Jeremiah T. Penley, a rifleman with Lima Company. "A couple days ago our grandfather passed away, and it's nice to have someone to talk to."

"It's definitely better having When the brothers arrived my brother here," Lance Cpl. to Iraq they were in two dif- Penley said. "I wouldn't want to

Lance Cpl. Jeremiah T. Penley, 25, a rifleman (left), and his older brother Sgt. Steven N. Penley, 26, a squad leader (right), both from Clanton, Ala., are with Lima Company, 3rd Battalion, 23rd Marine Regiment, Regimental Combat Team 5. The two brothers speak with a local doctor about the registration of his vehicle while on a security patrol through the streets of Haditha.

come back and not have it this way; mented on what it's like being in the Houston native. "[Sgt. Penley] treats it makes it a little easier."

Sergeant Arnulfo Rocha, a team

brothers' squad.

leader in the Penleys' squad, com- Penleys' squad," said Rocha, a we're all Marines in his squad."

everyone with respect, and he does-"I'm glad that I got put into the n't discriminate against anyone;